

Kathleen Ries  
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Boyne City, Michigan 49712  
January 19, 2010

Honorable Scott W. Dales  
United States Bankruptcy Court  
Western District of Michigan  
One Division Ave. N  
Room 200  
Grand Rapids, Mi 49503

Case #: 09-10374-swd

Chapter 7 09-80509

FILED  
2010 FEB -1 AM 9:46  
JAMES L. WILLE, CLERK  
U.S. BANKRUPTCY COURT  
WEST DIST. OF MICH.

Judge Dales,

On 12/19/2009, I was served with a COMPLAINT OBJECTING TO DISCHARGE OF DEBTORS OBLIGATION TO DAVID D GALLOWAY.

I am responding to the complaint in my own person. I am not a lawyer and cannot afford one. Mr. Beck, who represented me in the Bankruptcy, advised me that I would need to hire another lawyer to represent me in this complaint. I do not have the means or resources to hire another Attorney, which is the precise reason that I filed for Chapter 7 Bankruptcy. I know that it is not your matter, but I was not properly represented in the consent judgment as ordered by Judge David A. Hoort on December 9<sup>th</sup>, 2008. That is another matter.

The fact of the matter is that I have used all of my resources to defend myself in the first law suit. I paid Mr. Galloway \$5,000.00(the sum that he settled with the disputing land owner.) including my own legal fees that have amounted to more than \$4000.00.(Attorneys Tissue, Beck) In December of 2008 I was diagnosed with Cancer and spent the next 6 months, following two surgeries and several months of Radiation treatments trying to survive. I am currently on disability due to surgery I had at Northern Michigan Hospital on Jan. 15<sup>th</sup> 2010. I will be on a reduced salary and rehabilitation for 4-6 weeks.

I was not able to properly defend myself in the original law suit filed by Galloway due to the fact I did not have the money to retain a lawyer that specializes in real estate issues. In fact I did consult a firm in Grand Rapids that specializes in real estate matters and was quoted well over \$25,000 to represent me. I paid them a substantial consultation fee and hired a local attorney that I could afford. I agreed to the payment arrangement with Mr. Galloway because I could not continue to defend myself by having a trail. I never admitted to guilt. I felt I sold the house with all of the surveys in order (had two surveys done on the property in question) and accepted by the Galloway's when they purchased the home.

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I have used all my savings, and most of my small retirement account to defend myself. You are welcome to audit my estate or what little there is. I was planning on retiring this year. That thought is nothing more than a dream at this stage of my life

Please advise me as to how to proceed from here.

Kathleen M Ries

Enclosures



*Kathleen M. Ries*